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House.

The Democratic press does not seem

to be making much headway in its at-

tacks on the government credit.

GROVER CLEVELAND is too much of a

heavy-weight to ride the free coinage

and the anti-free coinage steeds at the

same time.

WITH the greatest fruit crop in recent

years, and sugar much cheaper than

ever before, the pantry is likely to be

pretty well filled for next winter.

THE discovery of the authority of the

Attorney-general and Secretary of State

of Indiana to amend the acts of the

Legislature has not yet been copy-

righted.

THE London correspondent of the New

York Tribune, in describing Lord Salis-

bury's wonderful industry, says those

who have official dealings with him say

"he is a glutton for work."

COLUMBUS has no hall large enough

to hold the Republican convention that

will meet this week to nominate Mc-

Kinley, and it will be held in the open

air on the east side of the Capitol.

JACKSONVILLE, Fla., would have had

a Republican Mayor if Mr. John C.

Cooper, who was elected by the Council

a few days ago, had accepted the office.

He declined it and the Council elected

a Democrat.

THE rebellion of the Cincinnati Dem-

ocratic leaders against Governor Camp-

bell and the State central committee has

no parallel in recent years in party dis-

ensions. The Democratic party in

Ohio is getting together with clubs.

BREADSTUFFS from this country are

likely to be scattered more than usual

this year, as "tramp" steamers are under

orders to take them where they are

needed in Europe, and the latest reports

show that the need is sure to be quite

general.

At the same time that bankers are

anxious to extend the bonds of the

United States at 2 per cent. and even

less, Brooklyn, one of the richest cities

in the country, gets no bids for a 3 per

cent. loan, because Brooklyn has a Dem-

ocratic boss and a profligate city gov-

ernment.

THE scheme of some of the ex-Cleve-

land office-holders in Kansas to place a

State or electoral ticket in the field in

opposition to the People's party was

made public more than a year before the

time arranged for its announcement.

By the arrangement the Democrats were

to have four of the electors.

THE London Financial Times says

that the Welsh tin-plate manufacturers

"have some strong-siding champions in

Chicago and elsewhere." Yes; "else-

where" is everywhere there is a Demo-

cratic or free-trade organ. Never did a

monopoly or a trust have such generous

backing by the newspapers of another

country.

THE first colored man ever summoned

as a juror in the Court of General Ses-

sions in New York was peremptorily

challenged a few days ago on the ground

that having never heard a criminal case

tried he lacked the necessary experience.

Plenty of white men never sat on a jury

in a criminal case, and every man has to

do so the first time.

Up to date the count of cash in the

United States Treasury is \$1 short,

which is not much in a count of \$70,000,-

000. This was caused by the bursting

of a canvas bag which contained one

thousand silver dollars, which dispersed

themselves so promiscuously that at

last accounts one had not been found.

Of course it will be.

WHEN the Democrats in the Massa-

chusetts House voted almost solidly for

a salary grab of \$80,000 one of the two

leading papers of the State which sup-

port the Democracy sadly remarked

that "the Democratic party is not to be

depended upon for clean and conscien-

tious legislation at the State-house,"

and that "the first reform in order for

Democratic legislators is to reform

themselves." This is about the mean-

ing of the observation of the Democratic

Indianapolis News regarding its party

when Mayor Sullivan joined Coy and

Hicklin in the gerrymander.

ABOUT ten days ago Senator Hale, of

Maine, a man who enjoys Secretary

Blaine's confidence as, perhaps, no other

man does, declared to a correspondent

of the New York World that Mr. Blaine

was not and would not be a candidate

for the presidency, that he would re-

main in the Cabinet, and that Mr.

Blaine's real friends were entirely satis-

fied with President Harrison, and were

in favor of his renomination as the

"natural thing." In view of these facts,

the chatter of unnamed persons to the effect that Mr. Blaine will make his illness a cause to retire from the Cabinet in order to be a presidential candidate is not entitled to a moment's consideration by any man who has the reputation in his neighborhood of having common sense.

THAT POLITICAL CONFERENCE.

Undue significance has been given to a conference held in this city a few days ago of Republicans opposed to the renomination of President Harrison. There was nothing at all remarkable in the conference, either as to the number of persons in attendance, their personality or the object aimed at. It was simply a private meeting of a few Republicans who, for reasons of their own, are opposed to the renomination of President Harrison. Such conferences have been held in former administrations, and will continue to be held as long as administrations exist. If this one had been public it would scarcely have caused a ripple on the surface of events. Its extreme secrecy and the pains taken to surround the affair with mystery have given it a degree of importance quite beyond what the circumstances justify, even in the dull period of a midsummer season. It would be very strange if President Harrison should prove an exception to all his Republican predecessors, from Lincoln to Arthur, in having the unanimous support of his party for renomination. There is much less opposition to him now in the States from which the recent conferees came than there was before his first nomination or soon after his election, and the indications are that the remains of this opposition are passing away quite rapidly.

For the rest, it need only be said that all the gentlemen who are said to have taken part in the conference are good and true Republicans, and while President Harrison may not be their choice they will, if he is renominated, give him a loyal support. If he is renominated he will be their candidate, just as any other person, if nominated by the Republican convention, will thereby become the candidate of President Harrison and all his friends and followers. The recent conference simply shows that as yet there is not entire unanimity among Republicans on the point of President Harrison's renomination, but as they are getting together a good deal faster than Democrats are in favor of any candidate, there is no cause for anxiety. President Harrison is all right, and there is nothing the matter with the Republican party.

NATIONAL AND PRIVATE BANKS.

The failure of the Keystone Bank has given the opponents of national banks the best pretext they have had in a good while to find fault with the system. The failure is a bad one, and has some very bad features, and depositors have some cause to feel that they were not protected as well as they might have been. But there is reason in all things, and it is unreasonable to attack a banking system on account of a failure for which the system is in no wise responsible.

Judged as a whole the national bank system is incomparably the best we have ever had. As compared with the old State bank system or the free banking system, it is vastly superior in every respect. No other system ever furnished such complete security to depositors, such low rates of interest to borrowers, so uniformly good a currency, and such prompt, reliable and cheap service in the way of collections and exchanges. There has been a great reduction in the rates of interest since national banks were established, and the saving they have effected to the people in discount and exchanges is almost beyond computation. That saving alone would probably exceed the entire amount received as interest on United States bonds deposited to secure circulation by all the banks since the establishment of the system. National bank notes are good anywhere, and no holder of one can by any possibility be a loser. They cannot depreciate, and the notes of an insolvent bank are as good as those of any other. Therefore, whenever the national bank system is assailed, it is well to remember what enormous benefits it has conferred on the country and people.

Considering the number of national banks and the time they have been in operation, the failures have not been numerous. Up to 1889, out of 4,140 banks established since 1863, there had been 130 failures. This is a fraction over 3 per cent. Of these, thirty paid in full all claims, principal and interest; six paid principal in full and interest in part; thirteen paid principal only; forty-five paid in part, and thirty-six had not been wound up. The losses to creditors during the entire twenty-seven years were \$14,844,988, being an average annual loss of \$549,807. Considering the extent of the country and the number of banks, this is a good showing.

Since the establishment of national banks the people have lost vastly more by the failure of State and savings banks and private bankers than they have by the failure of national banks. As between private banks and national banks there is no comparison in the security furnished to depositors. The legal restrictions thrown around the latter are so numerous that the failure of a national bank always creates a wide sensation, while that of a private bank is comparatively a common occurrence.

There are not many statistics to show the comparative losses by the failure of national banks and private banks, but the meager information on the subject shows that the losses by private banks have been vastly greater. In 1879 Comptroller of the Currency Knox prepared a statement showing the losses by the failure of the State and savings banks and private banks during the three years from Jan. 1, 1876, to Jan. 1, 1879. They amounted to \$32,616,661, an average annual loss of \$10,872,220. As above stated, the average annual loss by the failure of national banks since 1863 has been only \$549,807.

The manager of the St. Louis clearing-house quite recently prepared a statement of the bank failures in that city since 1873. There were eighteen alto-

gether, of which three were national banks and fifteen were private banks or savings banks. Of the three national banks which failed two paid up their depositors in full and the third paid 96 per cent. Of the private banks which failed three paid nothing and the rest paid from 5 to 90 per cent. The entire losses to depositors by the three national banks which failed were \$43,200, while the losses by the fifteen private and savings banks amounted to \$3,414,400. A similar comparison in this city would make a still better showing in favor of national banks. Indianapolis has never had a national bank failure, while its people have lost millions by the failure of private and savings banks. When, once in a long time, a national bank does fail it is worth while to recall these facts.

THE DOCTORED LAW.

In the matter of the doctored apportionment law the important points to be remembered are, first, that an engrossed bill which is voted on by the Legislature does not become a law until it is enrolled, signed by the presiding officers of the two houses and approved by the Governor or passed over his veto. The enrolled bill is the law, not the engrossed bill. Second, after a bill has passed both houses and been enrolled and signed by the presiding officers thereof, no person has a right to change or alter it. The Legislature itself could only do it by passing a new act. Third, in the present case the enrolled apportionment bill having passed both houses with the counties of Gibson and Monroe left out, was presented to the Governor in that imperfect form, disapproved by him, returned to the Legislature and reconsidered and passed over his veto in that form, with the two counties above named still omitted. After it had been passed in this form, with the signatures of the presiding officers, and after the Legislature had adjourned, the mistake was discovered and the Secretary of State and ex-Clerk of the House took it upon themselves to insert the omitted counties. With as much right they could have inserted an entire section.

It has always been customary in preparing the acts for publication to insert immaterial words to complete the sense, like "the," "or," "and," but never before has any person assumed the right to insert material words without which an entire act would be invalid. That the Secretary of State realized the difference between the insertion of immaterial words and such an alteration as was made in the apportionment act, is shown by his certificate on page 535 of the Acts. This certificate is as follows:

I, Claude Matthews, Secretary of State of the State of Indiana, certify that I have compared the foregoing printed with the enrolled acts and joint resolutions, from which the same were taken, now on file in my office, and have found them correctly printed. Words included in brackets [thus] do not appear in the enrolled acts, but were by me inserted in the printed copies thereof to aid the sense.

This certificate was made April 20, 1891. It says in effect that all the changes made in the printed acts are by words placed in brackets [thus], yet the material alteration of the apportionment act which had been made before that time is not indicated by brackets.

The chain of evidence is complete, showing that the apportionment act was altered for partisan purposes, and that the Secretary of State not only assisted in the act but attempted to conceal it by a false certificate.

HON. A. C. LINDEMUTH, of Richmond, who was named as one of those present at the recent political conference in this city, denies the charge and defines his position as follows:

"Mr. Lindenmuth, are you an anti-Harrison man?"

"No, sir, I am most certainly not. I regard Mr. Harrison's nomination as almost certain in 1892. I am for Harrison and Blaine," he remarked with enthusiasm, "and I am for the President. He is right for Secretary of State. I think Blaine one of the greatest men the party ever knew, but do not believe he will be or should be a candidate for the presidency. He is right where he ought to be. He impresses himself more upon the policy of the government, can accomplish more good and secure for himself more enduring fame as Secretary of State than as President. There is no one who could make a better record for himself as President than Harrison. Wise in stateship, conservative to popular clamors, fearless in the support of his convictions, and above all, he is earnest in his desire to promulgate good to the people. In my opinion he is a model President and will be his own successor. No, sir, I am not an anti-Harrison man, never attended any anti-Harrison meeting, and never knew of one being held till the newspapers told me of it."

Among the papers which have recently come to light is the original letter which General Sherman wrote to General Johnston when the authorities at Washington had disapproved of his agreement with the Confederate general. It is dated Raleigh, N. C., April 26, 1865, is addressed to General Johnston, and reads as follows:

I have replies from Washington to my communication of April 18. I am instructed to limit my operations to your immediate command, and not to attempt civil negotiations. I therefore demand the surrender of your army on the same terms as was given to General Lee at Appomattox on April 9 inst., purely and simply.

W. T. SHERMAN.

WHILE the Secretary of War was commending the character of General Sherman to the graduating class of the Military Academy at West Point as a model of patriotism Justice Lamar, of the Supreme Court of the United States, was telling the young men of Center College, Kentucky, that Jefferson Davis "holds the scepter of a sovereign unequaled by any ruler" because he attempted to destroy the Union.

Those people's conventions which are demanding the free coinage of silver and the loaning of infinite quantities of fiat money at 2 per cent. had just as well omit the silver plank. The silver dollar has an intrinsic value equivalent to three-fourths of the gold dollar, and three-fourths of a dollar will not circulate in competition with one that is absolutely worthless any more than will a 100-cent one.

The Chicago Post, Democratic, prints with flaming head-lines an interview with Henry P. Wilson, who is designated as "a political power of Indiana" whose predictions are usually considered safe to bet on. Mr. Wilson poses as an anti-administration Republican. The Journal has some acquaintance

among the political powers of Indiana, but is unable to locate Mr. Wilson.

About American Colon.

To the Editor of the Indianapolis Journal:

1. How many grains of fine gold are put in the gold dollar coined by the mints of the United States, and what is its bullion value? What is this gold dollar worth in England, and is there any difference in the purity of the American and European gold either in the bullion or the coin?

2. Is there any nation or nation in the world that has ever had a demonetized gold, and would not recognize it as a standard unit of value?

3. How many grains of fine silver are there put into the silver dollar as provided for in the act of Congress of 1890, and how much alloy is put into this dollar, what is composed of, and how many grains does this silver dollar weigh?

4. Was there ever a time that a silver dollar was worth more in the United States than a gold dollar? B. E. K.

1. The gold dollar weighs 25.8 grains, nine-tenths fine or pure gold, which would make the pure gold 23.22 grains. The bullion value is practically \$1, as the alloy is either all copper or nine parts copper and one part silver. The gold dollar is worth its weight in gold for coinage purposes, that is, the equivalent of one dollar in English money. The proportion of pure gold and alloy is the same in the coinage of all leading nations.

2. No nation has ever demonetized gold, though in some second-class nations silver is the money standard.

3. There are 371.25 grains of fine silver in a standard dollar. All the coinage of the United States is nine-tenths fine and one-tenth alloy. Copper is the alloy of all our silver coins. The standard dollar weighs 412.5 grains.

The standard silver dollar has frequently been worth more as bullion than the gold dollar. The weight of the silver dollar was reduced in 1837 from 416 to 412.5 grains, because the silver dollar of 416 grains was worth more than the gold dollar. After the discovery of gold in California the silver dollar was not coined because the 371.25 grains of silver could not be bought for a gold dollar, and consequently no one owning silver bullion would take it to the mint for coinage. In February, 1874, when silver was demonetized, the silver dollar was worth \$1.03 compared with the gold dollar. Neither was in circulation at that time.

SECRETARY RUSK has written a letter in reply to one asking information regarding the phosphate deposits of Florida, in which, after locating the deposits, he says:

A great part of this phosphate is found to be in good condition for the manufacture of superphosphate. Some of it, however, contains iron and alumina, and is unfit for the manufacture of superphosphates by the ordinary process. The character of this phosphate is peculiar, that an eminent chemist and geologist, Prof. E. T. Cox, of New York, formerly of the United States Geological Survey, has given it the name of "Floridite," on the ground that it is a distinct mineral species. The richness in phosphoric acid of these phosphate materials varies from only a few per cent. to almost pure triphosphoric phosphate. There are no deposits in Florida of these phosphates, in which fully 90 per cent. of the total rock is pure calcium phosphate. The richness in phosphoric acid in these rocks is not exceeded by any phosphate deposit in other localities. The phosphate deposits in Florida have doubtless come from the volcanic action of birds and fishes which have lived in that locality in prehistoric times. These deposits are doubtless of the same nature as the guano deposits of the Pacific islands, but the soluble portion of the guano has been gradually washed out by the great rains of the locality and the insoluble portion, viz., the phosphate, has remained. It is not possible, at the present time, to place any estimate upon the quantity, but from their magnitude and richness it is thought they will prove to be the most valuable of any phosphate deposits now known in the world.

THE New Castle Courier, which is one of the best weekly papers in Indiana, celebrated its fiftieth anniversary last week by the issue of an edition which would be highly creditable to a paper of much greater pretensions. The sixteen pages are filled with local reminiscences and history of great interest, interspersed with a liberal display of advertisements showing the enterprise of the town. A poem entitled "An Old Newspaper," by Benj. S. Parker, is one of the features. Mr. W. H. Elliott is the present efficient manager of the Courier.

To the Editor of the Indianapolis Journal:

Is the law prohibiting the burning of natural gas flambeaux in force, and if not, when will it be? Also, please explain the squires' law. PARKER, IND. READER.

The law first referred to is now in force and has been since June 3. There is no squirrel law in this State.

BUBBLES IN THE AIR.

A Sensible Plan.

"What would you do if the fairies should grant you the possession of a million dollars for one day only?"

"I'd make myself a present of it for keeps."

The Sarcastic Girl.

He—I have an idea.
She—Really?

He—I had an idea that this would be a good night for ice-cream, soda water and the like.

A New Departure.

"I think I have at last achieved an unprecedented success in the realistic field."
"Hm! What have you done?"

"Written a poker story in which there is no bigger hand than four deuces."

Unconsidered Trifles.

These are the afternoons when the overworked business man puts in two or three hours in the beer parlors, dragging about how he has to alive to support his family.

The cynical twenty-year-old boy may not astonish the world by his observations, but he has at least the satisfaction of shocking his mother.

The able New York Sun takes editorial notice of some Montana potatoes, which, in addition to other claims for favor, are "said to be more succulent than the potatoes raised in other parts of the world." Succulent potatoes may please the depraved and jaded palates of New Yorkers, but in Indiana the preference is still for a "tater" that will "bille dry."

ABOUT PEOPLE AND THINGS.

The Quakers have 250 women preachers in the United States, the Universalists 25, the Unitarians 16, the Congregationalists 6, the Methodists 1, and the Lutherans and Free Baptists several.

The wife of Meissonier, the great French artist, recently deceased, is said to be the biggest woman in Paris. The artist married her when in his seventy-eighth year. As he was small of stature and slight, the spectacle presented when the two promenade on the boulevard is said to have been somewhat amusing.

The Marquis de Lanza is tall, with a figure of exceptional grace and an air of noticeable distinction. He faultlessly-shaved head is poised on a throat and above a pair of shoulders that a novelist would describe as "Alabaster whiteness." Her eyes are bluish grey, with long, dark lashes. She has a fine complexion.

GEN. JUBAL EARLY is the only one in the South, as far as any one knows, who joyfully clings to the lost cause, whose outward appearances indicate that he does not regret the war ended years ago. Early has long white hair and whiskers, wears a regular Confederate gray suit and a light-colored broad-brimmed felt hat.

"Miss CAROLINE GUELPH," says London Truth, "a daughter of George IV, has retired to the Camberwell work-house, where she is living at the cost of the Camberwell rate-payers. Such is life. If George IV, instead of marrying Mrs. Fitzherbert and afterward committing bigamy with another lady, had married this old lady's mother, she would have been her Majesty Queen Caroline, and instead of the modest pension of the Camberwell rate-payers she would have been given a dozen palaces

and many hundreds of thousands per annum by the British tax-payers. Her fast life, many members of which are comfortably off, really ought to do something for Miss Caroline Guelph.

AN old comrade-in-arms of Sir William Gordon Cumming says that the Baroness's favorite beverage is brandy and soda, huge tumblers of which he used to sip in the evening. Sir William was present at the death of Captain Burnaby, the heroic soldier and traveler, and with his sword cut down one of Burnaby's fiercest assailants.

AMELIE RIVES has devoted herself with great enthusiasm to her art work in the studio of M. Charles Passer, in Paris. For two years, except when prevented by ill health, she has been at her easel from 9 in the morning until twilight, with only a few minutes for lunch in a neighboring creamery. For exercise she has been in the habit of walking home from the studio, a distance of three miles. She expects next month to return to America with her husband.

A CITATION of Browning's remark concerning Disraeli, "He is the greatest liar living," prompts a contributor to the Boston Advertiser to say that Mr. Gladstone put a more charitable